

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOSEPH A CARLINO

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-23811

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/27/2018 and confirmed on 1/31/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		55,469.23
Less Refunds to Debtor	3,697.95	
TOTAL AMOUNT OF PLAN FUND		51,771.28

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,500.00	
Trustee Fee	2,571.57	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,071.57

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - OWNER TRUSTEE I Acct: 1611	0.00	28,568.80	0.00	28,568.80
	US BANK TRUST NA - OWNER TRUSTEE I Acct: 1611	2,418.19	2,418.19	0.00	2,418.19
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 8098	1,481.56	1,481.56	0.00	1,481.56
	VALLEY HONDA Acct:	0.00	0.00	0.00	0.00
	NEW REZ LLC D/B/A SHELLPOINT MORTG Acct: 7607	6,752.25	6,752.25	697.83	7,450.08
	NEW REZ LLC D/B/A SHELLPOINT MORTG Acct: 7607	0.00	0.00	0.00	0.00
					39,918.63

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	JOSEPH A CARLINO Acct:	0.00	0.00	0.00	0.00
	JOSEPH A CARLINO Acct:	3,697.95	3,697.95	0.00	0.00
	DAVID J ROMITO ESQ Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct:	2,500.00	2,500.00	0.00	0.00
	STEIDL & STEINBERG Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX8-22	4,000.00	4,000.00	0.00	0.00
	*** NONE ***				

Unsecured					
	AES/PHEAA Acct:	0.00	0.00	0.00	0.00
	ALLEGHENY HEALTH NETWORK Acct:	0.00	0.00	0.00	0.00
	ALLEGHENY HEALTH NETWORK	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	CAPITAL ONE BANK (USA) NA BY AMERIC,	307.32	307.32	0.00	307.32
Acct: 9215					
	CAPITAL ONE**	0.00	0.00	0.00	0.00
Acct: 2818					
	CAPITAL ONE**	0.00	0.00	0.00	0.00
Acct:					
	CREDIT ONE BANK	0.00	0.00	0.00	0.00
Acct:					
	CACH LLC	898.26	898.26	0.00	898.26
Acct: 3876					
	KOHLs++	0.00	0.00	0.00	0.00
Acct:					
	MERRICK BANK	363.77	363.77	0.00	363.77
Acct: 9017					
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
Acct:					
	NATIONWIDE CREDIT CORP	0.00	0.00	0.00	0.00
Acct: 4952					
	PNC BANK NA	0.00	0.00	0.00	0.00
Acct: 6502					
	PORTFOLIO RECOVERY ASSOCIATES, LL	740.42	740.42	0.00	740.42
Acct: 7411					
	DUQUESNE LIGHT COMPANY*	198.24	198.24	0.00	198.24
Acct: 6688					
	VERIZON BY AMERICAN INFOSOURCE LP	53.90	53.90	0.00	53.90
Acct: 0001					
	VERIZON BY AMERICAN INFOSOURCE LP	219.17	219.17	0.00	219.17
Acct: 0001					
	ROBERTSON ANSCHUTZ & SCHNEID PL	0.00	0.00	0.00	0.00
Acct:					
	MCCABE WEISBERG & CONWAY PC	0.00	0.00	0.00	0.00
Acct:					
	ROBERTSON ANSCHUTZ SCHNEID CRAN	0.00	0.00	0.00	0.00
Acct:					
	CACH LLC	0.00	0.00	0.00	0.00
Acct:					
	CARSON SMITHFIELD LLC	0.00	0.00	0.00	0.00
Acct:					
	PHILLIPS & COHEN ASSOCIATES, LTD.	0.00	0.00	0.00	0.00
Acct:					
	ABRAHAMSEN RATCHFORD++	0.00	0.00	0.00	0.00
Acct:					
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
Acct:					
					2,781.08
TOTAL PAID TO CREDITORS					42,699.71

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	10,652.00
UNSECURED	2,781.08

Date: 05/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

JOSEPH A CARLINO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-23811

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Joseph A Carlino  
Debtor

Case No. 18-23811-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 26, 2022

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2022:

Recip ID	Recipient Name and Address
db	+ Joseph A Carlino, 3906 Logans Ferry Rd., Monroeville, PA 15146-1238
14922045	AES/PHEAA-Adv, PO Box 61047, Harrisburg, PA 17106-1047
14922046	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14922057	Citibank (South Dakota), N.A., PO Box 6191, Sioux Falls, SD 57117-6191
14922060	Ditech, PO Box 6172, Rapid City, SD 57709-6172
14994749	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
14922062	First National Bank Omaha, PO Box 3696, Omaha, NE 68103-0696
14922069	Phillips & Cohen Associates, Ltd., PO Box 5790, Hauppauge, NY 11788-0164
14922078	+ Ratchford Law Group, PC, 409 Lackawanna Ave, Suite 320, Scranton, PA 18503-2062
14922081	+ Valley Honda, 4221 William Penn Highway, Monroeville, PA 15146-2788

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	May 26 2022 23:55:00	Ditech Financial LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853
14967029	Email/PDF: resurgentbknotifications@resurgent.com	May 26 2022 23:54:07	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14922048	+ Email/PDF: resurgentbknotifications@resurgent.com	May 26 2022 23:54:30	Cach, LLC, PO Box 1269, Greenville, SC 29602-1269
14922049	+ Email/PDF: resurgentbknotifications@resurgent.com	May 27 2022 00:04:39	Cach, LLC, c/o Resurgent Capital Services, LP, PO Box 10466, Greenville, SC 29603-0466
14922047	+ Email/PDF: resurgentbknotifications@resurgent.com	May 26 2022 23:54:06	Cach, LLC, 4340 S Monaco St Unit 2, Denver, CO 80237-3485
14922050	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 23:54:03	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14922054	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 23:54:27	Capital One Bank, PO Box 71087, Charlotte, NC 28272-1087
14922051	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 23:54:27	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14922053	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 23:54:27	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
14984208	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 23:54:03	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14922056	Email/PDF: MerrickBKNotifications@Resurgent.com	May 26 2022 23:54:04	Carson Smithfield, PO Box 660397, Dallas, TX 75266-0397
14922055	+ Email/PDF: MerrickBKNotifications@Resurgent.com		

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		May 26 2022 23:54:03	Carson Smithfield, PO Box 9216, Old Bethpage, NY 11804-9016
14922058	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		May 27 2022 00:04:46	Citibank, N.A., PO Box 6286, Sioux Falls, SD 57117-6286
14922059	Email/PDF: creditonebknotifications@resurgent.com		
		May 26 2022 23:54:05	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14990932	+ Email/Text: kbarkley@bernsteinlaw.com		
		May 26 2022 23:55:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14922061	Email/Text: collecadminbankruptcy@fnni.com		
		May 26 2022 23:55:00	First National Bank Omaha, PO Box 2557, Omaha, NE 68103-2557
14922063	Email/PDF: Citi.BNC.Correspondence@citi.com		
		May 27 2022 00:04:39	Home Depot/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14922064	Email/Text: PBNCNotifications@peritussservices.com		
		May 26 2022 23:55:00	Kohl's/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
15161539	+ Email/Text: LC-Bankruptcy-RF@loancare.net		
		May 26 2022 23:55:00	LoanCare, LLC, 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
14967196	Email/PDF: MerrickBKNotifications@Resurgent.com		
		May 26 2022 23:54:03	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14922066	Email/PDF: MerrickBKNotifications@Resurgent.com		
		May 26 2022 23:53:39	Merrick Bank, PO Box 660175, Dallas, TX 75266-0175
14922065	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		May 26 2022 23:54:04	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
14922067	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 26 2022 23:55:00	Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14922068	Email/Text: NCI_banknotify@ncirm.com		
		May 26 2022 23:54:00	Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
15228192	Email/Text: mtgbk@shellpointmtg.com		
		May 26 2022 23:55:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14922071	Email/Text: Bankruptcy.Notices@pnc.com		
		May 26 2022 23:55:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
14922070	Email/Text: Bankruptcy.Notices@pnc.com		
		May 26 2022 23:55:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
14922072	Email/Text: Bankruptcy.Notices@pnc.com		
		May 26 2022 23:55:00	PNC Bank, N.A., PO Box 5570, Cleveland, OH 44101-0570
14922074	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		May 26 2022 23:54:06	Portfolio Recovery Associates, LLC, 120 Corporate Blvd., Norfolk, VA 23502
14922073	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		May 26 2022 23:53:47	Portfolio Recovery Associates, LLC, 120 Corporate Blvd. Ste 100, Norfolk, VA 23502-4962
14922076	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		May 26 2022 23:53:47	Portfolio Recovery Associates, LLC, Litigation Department, 120 Corporate Blvd. East, Norfolk, VA 23502-9901
14991345	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		May 27 2022 00:04:39	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14994231	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		May 26 2022 23:54:29	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14922077	Email/Text: signed.order@pfwattorneys.com		
		May 26 2022 23:55:00	Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
14922080	Email/Text: amieg@stcol.com		
		May 26 2022 23:55:00	State Collection Service, Inc., 2509 S. Stoughton Rd, Madison, WI 53716
14922079	Email/Text: amieg@stcol.com		

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15429800	+ Email/Text: bkenotice@rushmorelm.com	May 26 2022 23:55:00	State Collection Service, Inc., PO Box 6250, Madison, WI 53716-0250
		May 26 2022 23:55:00	U.S. Bank Trust National Association et al, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14991299	Email/PDF: ebn_ais@aisinfo.com	May 26 2022 23:54:06	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DITECH FINANCIAL LLC
cr		First Financial Bank, formerly known as First Fina
cr		LoanCare, LLC
cr		NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
cr		U.S. Bank Trust National Association, not in its i
14994667		WellsFargoBank,NationalAssociation c/o Ditech, Financial LLC. PO Box 6154 Rapid City Sd, 6154
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14922052	*	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14922075	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;, Portfolio Recovery Associates, LLC, PO Box 12903, Norfolk, VA 23541

TOTAL: 6 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor First Financial Bank formerly known as First Financial Bank, N.A. successor in interest to FDICas receiver for Irwin Union Bank and Trust Company cwohrlab@raslg.com
David J. Romito	on behalf of Debtor Joseph A Carlino romitoesq@verizon.net romitoesq@comcast.net
Karina Velter	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Owner Trustee on behalf for Citigroup Mortgage Loan Trust 2021-RP4 kvelter@hoflawgroup.com, ckohn@hoflawgroup.com
Kenneth Steidl	on behalf of Debtor Joseph A Carlino julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com



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Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Marisa Myers Cohen

on behalf of Creditor LoanCare LLC ecfmail@ecf.courtdrive.com, mcohen@mwc-law.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Robert Shearer

on behalf of Trustee Robert Shearer information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 10